

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 William J. Mullan, Jr.
 Kelly A. Mullan
 Debtors

Case No. 12-13575-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db/jdb +William J. Mullan, Jr., Kelly A. Mullan, 31 Rose Lane, Springfield, PA 19064-3216
 12774436 +Arrowood Indemnity Tuitiongard, Sunrise Credit Srvs., 260 Airport Plaza,
 Farmingdale, NY 11735-4021
 12882881 +Basso and Chambers, PC, 4201 Church Road, Suite 16, Mt. Laurel, NJ 08054-2231
 13538024 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Sep 09 2017 02:33:19 City of Philadelphia,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 09 2017 02:32:02
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 09 2017 02:32:44 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12855624 +EDI: CINGMIDLAND.COM Sep 09 2017 02:23:00 AT&T Mobility II LLC, % AT&T Services, Inc,
 James Grudus, Esq., One AT&T Way, Room 3A218, Bedminster, NJ 07921-2693
 12756918 +EDI: GMACFS.COM Sep 09 2017 02:23:00 Ally Financial, c/o Ally Servicing LLC,
 P.O. Box 130424, Roseville, MN 55113-0004
 12800873 EDI: AIS.COM Sep 09 2017 02:23:00 American InfoSource LP as agent for,
 InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
 12796764 +EDI: OPHSUBSID.COM Sep 09 2017 02:23:00 BACK BOWL I LLC, SERIES C,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12734573 EDI: BANKAMER.COM Sep 09 2017 02:23:00 Bank of America, N.A., NC4-105-02-99,
 PO Box 26012, Greensboro, NC 27420-6012
 12872531 EDI: BL-BECKET.COM Sep 09 2017 02:23:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 12757575 +EDI: TSYS2.COM Sep 09 2017 02:23:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 12949999 EDI: ECMC.COM Sep 09 2017 02:23:00 ECMC, PO BOX 75906, ST.PAUL, MN 55175
 12790807 +E-mail/Text: traciw@fmfcu.org Sep 09 2017 02:31:32 Franklin Mint Federal Credit Union,
 Attn: Joseph Paettie, 1974 Sproul Rd, Ste 300, Broomall, PA 19008-3402
 12824012 EDI: JEFFERSONCAP.COM Sep 09 2017 02:23:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 12849163 EDI: BL-CREDIGY.COM Sep 09 2017 02:23:00 Main Street Acquisition Corp., assignee,
 of CHASE BANK USA, N. A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12837026 EDI: PRA.COM Sep 09 2017 02:23:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13024831 +EDI: PRA.COM Sep 09 2017 02:23:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 12899834 EDI: Q3G.COM Sep 09 2017 02:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 12871642 EDI: BECKLEE.COM Sep 09 2017 02:23:00 State Farm Bank, c o Becket and Lee LLP, POB 3001,
 Malvern, PA 19355-0701
 12836602 +E-mail/Text: bankruptcygroup@ugcorp.com Sep 09 2017 02:32:40
 United Garanty Commercial Insurance Co. NC, PO Box 20327, Greensboro NC 27420-0327
 12976634 EDI: ECAST.COM Sep 09 2017 02:23:00 eCAST Settlement Corporation, POB 29262,
 New York, NY 10087-9262

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13330351* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2017 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MITCHELL LEE CHAMBERS, JR. on behalf of Debtor William J. Mullan, Jr. ecfbc@comcast.net
MITCHELL LEE CHAMBERS, JR. on behalf of Joint Debtor Kelly A. Mullan ecfbc@comcast.net
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1	William J. Mullan Jr.	Social Security number or ITIN	xxx-xx-8826
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kelly A. Mullan	Social Security number or ITIN	xxx-xx-7772
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-13575-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Mullan Jr.
aka William Joseph Mullen Jr.

Kelly A. Mullan
aka Kelly Anne Mullan

9/7/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.